

# **EXHIBIT A**

<b>A. SETTLEMENT STATEMENT</b> Near North National Title Corporation 222 N. LaSalle Street Chicago, IL 60601 (312) 419-3900 <b>FINAL</b>	<b>B. TYPE OF LOAN</b> 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FMHA 3. <input checked="" type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. ESCROW FILE NUMBER: 01022557-001 SS1 7. LOAN NUMBER: 630710334 8. MORTGAGE INSURANCE CASE NUMBER:
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C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "P.O.C." were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

<b>D. NAME OF BORROWER:</b>	Samuel A. Schwartz
<b>ADDRESS OF BORROWER:</b>	600 N. Kingsbury Suite 1705 Parking P-219 & P-227 Chicago, IL 60610
<b>E. NAME OF SELLER:</b>	Park Place Chicago LLC
<b>ADDRESS OF SELLER:</b>	2000 Spring Road, #500 Oak Brook, IL 60523
<b>F. NAME OF LENDER:</b>	ABN AMRO Mortgage Group, Inc.
<b>ADDRESS OF LENDER:</b>	777 E. Eisenhower, #700 Ann Arbor, MI 48108
<b>G. PROPERTY LOCATION:</b>	600 N. Kingsbury #1705, P-219 & P-227 Chicago, IL 60610 Cook County

WE CERTIFY THIS  
DOCUMENT TO BE A  
TRUE AND EXACT COPY  
OF THE ORIGINAL  
DATE 12/27/02

<b>H. SETTLEMENT AGENT:</b>	Near North National Title Corporation
<b>I. PLACE OF SETTLEMENT:</b>	222 N. LaSalle Street, Chicago, IL 60601
<b>J. SETTLEMENT DATE:</b>	12/27/2002

J. SUMMARY OF BORROWER'S TRANSACTION	K. SUMMARY OF SELLER'S TRANSACTION
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>	<b>400. GROSS AMOUNT DUE TO SELLER:</b>
101. Contract Sales Price	401. Contract Sales Price
102. Personal Property	402. Personal Property
103. Settlement charges to Borrower (line 1400)	403.
104. Upgrades	404. Upgrades
105.	405.

ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:
106. City/Town Taxes	406. City/Town Taxes
107. County Taxes	407. County Taxes
108. Assessments	408. Assessments
109. December Assessment	409. December Assessment
110. Three Month Condominium Assess	410. Three Month Condominium Assess
111.	411.
112.	412.
113.	413.

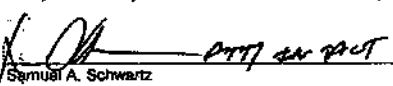
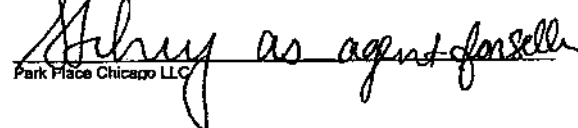
120. GROSS AMOUNT DUE FROM BORROWER:	590,184.54	420. GROSS AMOUNT DUE TO SELLER:	582,975.70
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money	54,200.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	464,900.00	502. Settlement charges to Seller (line 1400)	61,199.56
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of 1st mtg. loan to Corus Bank	502,188.14
205.		505. Payoff of second mortgage loan	
206. Upgrade Deposit	18,588.00	506. Upgrade Deposit	18,588.00
207. Closing Costs Credit from Wells Fargo	200.00	507.	
208. New Second Loan	42,400.00	508.	
209.		509.	

ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/Town Taxes		510. City/Town Taxes	
211. County Taxes		511. County Taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	581,288.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	582,975.70


<b>300. CASH AT SETTLEMENT FROM TO BORROWER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross amount due from Borrower (line 120)	590,184.54	601. Gross amount due to Seller (line 420)	582,975.70
302. Less amount paid by/for Borrower (line 220)	581,288.00	602. Less reduction in amount due Seller (line 520)	582,975.70
303. CASH ( <input checked="" type="checkbox"/> FROM ) ( <input type="checkbox"/> TO ) BORROWER:	8,896.54	603. CASH ( <input checked="" type="checkbox"/> FROM ) ( <input type="checkbox"/> TO ) SELLER:	0.00

SETTLEMENT CHARGES		ESCROW FILE NUMBER: 01022557-001 SS1	
<b>700. TOTAL SALES/BROKER'S COMMISSIONS</b>			
BASED ON PRICES		542,000.00	%
<b>DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:</b>			
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704. Broker's Commission to Coldwell Banker			26,100.00
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOANS</b>			
801. Loan Origination Fee			
802. Loan Discount Fee			
803. Appraisal Fee			
804. Credit Report			
805. Lenders Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. Lender Administration	to ABN AMRO Mortgage Group, Inc.	(275.00)	
809. Deferred Premium	to Pd by ABN to RBC Mfg. Co.	(5,611.25)	
810. Annual Fee 2nd Mtg.		(35.00)	
811. **See attached for breakdown		(93.80)	
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>			
901. Interest From 12/27/02 to 01/01/03	@ \$69.4100/day % (5 days)		347.05
902. Mortgage Insurance Premium for	Month(s) to		
903. Hazard Insurance Premium for	Years(s) to		
904.			
905.			
<b>1000. RESERVES DEPOSITED WITH LENDER</b>			
1001. Hazard Insurance	months @ \$ per month		
1002. Mortgage Insurance	months @ \$ per month		
1003. City Property Taxes	months @ \$ per month		
1004. County Property Taxes	6 months @ \$ 100.00 per month		600.00
1005. Annual Assessments	months @ \$ per month		
1006.	months @ \$ per month		
1007.	months @ \$ per month		
1008.	months @ \$ per month		
<b>1100. SETTLE CHARGES</b>			
1101. Settlement or closing fee	to Near North National Title Corporation		551.00
1102. Abstract or title search			
1103. Title examination			
1104. Title Insurance binder			
1105. Document preparation			
1106. Notary fees			600.00
1107. Attorney's Fees	to Schain, Burney, Ross & Citron, LTD		
(includes above items numbers: )			
1108. Title Insurance	to Near North National Title Corporation	185.00	291.00
(includes above items numbers: )			
1109. Lenders coverage	\$ 464,900.00		
1110. Owner's coverage	\$ 542,000.00		
1111. EPA Endorsement	to Near North National Title Corporation	60.00	
1112. Condo Endorsement	to Near North National Title Corporation	90.00	
1113. **See attached for breakdown		1,106.00	20.00
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>			
1201. Recording Fees: Deed \$	28.00 Mortgage \$	80.00 Release \$	50.00
1202. City/County tax/stamps	Deed \$ Mortgage \$		
1203. State tax/stamps	Deed \$ Mortgage \$		
1204. City Transfer Tax to Near North National		4,065.00	
1205. **See attached for breakdown			613.00
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>			
1301. Survey			
1302. Pest Inspection			
1303. Upgrade Payment	to Park Place Chicago, LLC		19,587.00
1304. 2002 R.E. Tax Escrow	to Near North 03020031	116.79	
1305.			
1306. Reimburse for Water Cert	to Schain, Burney, Ross & Citron		10.00
1307. **See attached for breakdown			13,728.56
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J - and - line 602, Section K)		7,208.84	61,199.56

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and Disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

 Samuel A. Schwartz  
 Park Place Chicago LLC

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

 Settlement Agent  
 Near North National Title Corporation

12/27/02 Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.